

This document prepared by (and after
recording return to):

Name: HSBC Bank USA, N.A., as
Trustee for the registered
holders of First NLC Trust
2007-1 Mortgage-Backed
Certificates, Series 2007-1
Firm c/o U. S. Land Title of
Mississippi, LLC
Address: 1900 The Exchange Building
500
Atlanta GA 30339
Phone: (770) 977-0933
Loan No. 6278774
USLT No. 85003841
Other File No. L835520

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STATE OF MISSISSIPPI
COUNTY OF DESOTO

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good, legal and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned, **HSBC Bank USA, N.A., as Trustee for the registered holders of First NLC Trust 2007-1 Mortgage-Backed Certificates, Series 2007-1, by Ocwen Loan Servicing, LLC, successor by merger to Ocwen Federal Bank, FA, its Attorney In Fact**, by and through its duly authorized and appointed officer or director, does hereby Grant, Bargain, Sell, Convey, and Specially Warrant unto **Andrew Read Carter and Jaqueline Tareas Tolleson Carter**, GRANTEE(S), that certain land and property situated and being in DeSoto County, State of Mississippi, to-wit:

Lot 206, Section G, Lakes of Nicholas Subdivision, situated in Section 17, Township 2 South, Range 7 West, DeSoto County, MS, as per plat of record in Plat Book 92, Page 21, in the Chancery Clerk's Office of DeSoto County, MS.

* husband and wife, as JOINT TENANTS with Full rights of
survivorship AND NOT as TENANTS IN COMMON,

W.T.N. Title

Also known as 3685 BUCK RUN DRIVE, SOUTHAVEN, MS 38672

Parcel ID #: 2074171100020600

The property hereinabove described was acquired by the Grantor by instrument recorded in Book 583 at Page 41 in the aforesaid County and State.

"Grantor covenants that it has possession of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through, and under it, but not further otherwise"

The following reservations from and exceptions to this conveyance and the warranty of title made herein shall apply.

- (1) All easements, rights-of-way and prescriptive rights whether of record or not, pertaining to any portions(s) of the herein described property (hereinafter, the "Property");
- (2) All valid oil, gas and mineral rights, interest or leases, royalty reservations, mineral interest and transfers of interest of any character, in the oil, gas or minerals of record in any county in which any portion of the Property is located;
- (3) All restrictive covenants, terms conditions, contracts, provisions, zoning ordinances and other items of record in any county in which any portion of the Property is located, pertaining to any portions(s) of the Property, but only to the extent that same are still in effect;
- (4) All presently recorded instruments (other than liens and conveyances by, through or under the Grantor) that affect the Property and any portion(s) thereof;
- (5) Ad valorem taxes, fees and assessments, if any for the current year and all prior and subsequent years, the payment of which Grantee assumes (at the time of transfer of title), and all subsequent assessments for this and all prior years due to change(s) in land usage (including, but not limited to, the presence or absence of improvements, if any, on the Property), ownership, or both, the payment of which Grantee assumes; and
- (6) Any conditions that would be revealed by a physical inspection and survey of the Property

WITNESS my signature this the 17 day of Nov,
20 .

HSBC Bank USA, N.A., as Trustee for the
registered holders of First NLC Trust 2007-1
Mortgage-Backed Certificates, Series 2007-1, by
Ocwen Loan Servicing, LLC, successor by
merger to Ocwen Federal Bank, FA, its Attorney
In Fact



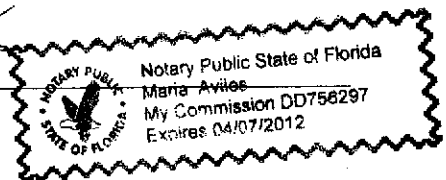
BY: 
Keith CHAPMAN
 ITS: Managing Manager, VA REO

STATE OF FLORIDA
COUNTY OF ORANGE

Personally appeared before me, the undersigned authority in and for the said county, and state on this 7 day of NOV, 2008, within my jurisdiction, the within named Kim Chapman, who acknowledged that he is Manager for **Ocwen Loan Servicing, LLC, successor by merger to Ocwen Federal Bank, FA, its Attorney In Fact** for HSBC Bank USA, N.A., as Trustee for the registered holders of First NLC Trust 2007-1 Mortgage-Backed Certificates, Series 2007-1, and that for and on behalf of said corporation and as the act and deed of said corporations, she executed the above and foregoing instrument after first having been duly authorized by HSBC Bank USA, N.A., as Trustee for the registered holders of First NLC Trust 2007-1 Mortgage-Backed Certificates, Series 2007-1 so to do.

Given under my hand and official seal, this the 7 day of NOV, 2008

NOTARY PUBLIC



MY COMMISSION EXPIRES: _____

Tax ID No.: 2074171100020600	
Transfer Tax: \$	
Return to after recording:	
U.S. Land Title, LLC	Andrew Read Carter and Jaqueline Tareas Tolleson Carter - <u>Purchasers</u>
1900 The Exchange Building 500	
Atlanta, GA 30339	<u>SEND NEW TAX BILLS TO:</u>
File No: 85003841	<u>FIRST TENNESSEE BANK Natl Assoc</u>
Client No.: 6278774	<u>165 MADISON AVE 8th Floor</u>
Other No: L835520	<u>Memphis, TN 38103</u>

Document prepared by:	
West Tennessee Title Insurance Agency	
6060 Poplar Avenue Ste LL-20	
Memphis, TN 38119	

Purchaser's Mailing Address:
3685 Buck Run Cove
Southaven, MS 38654
Purchasers' Phone No.
Home: 901-517-7240
Work: 901-620-3073

Seller's Address:
HSBC Bank
c/o US LAND TITLE OF MISS.
1900 THE EXCHANGE BLDG 500
ATLANTA, GA 30339
Ph# 770-977-0933